

Fig. 1

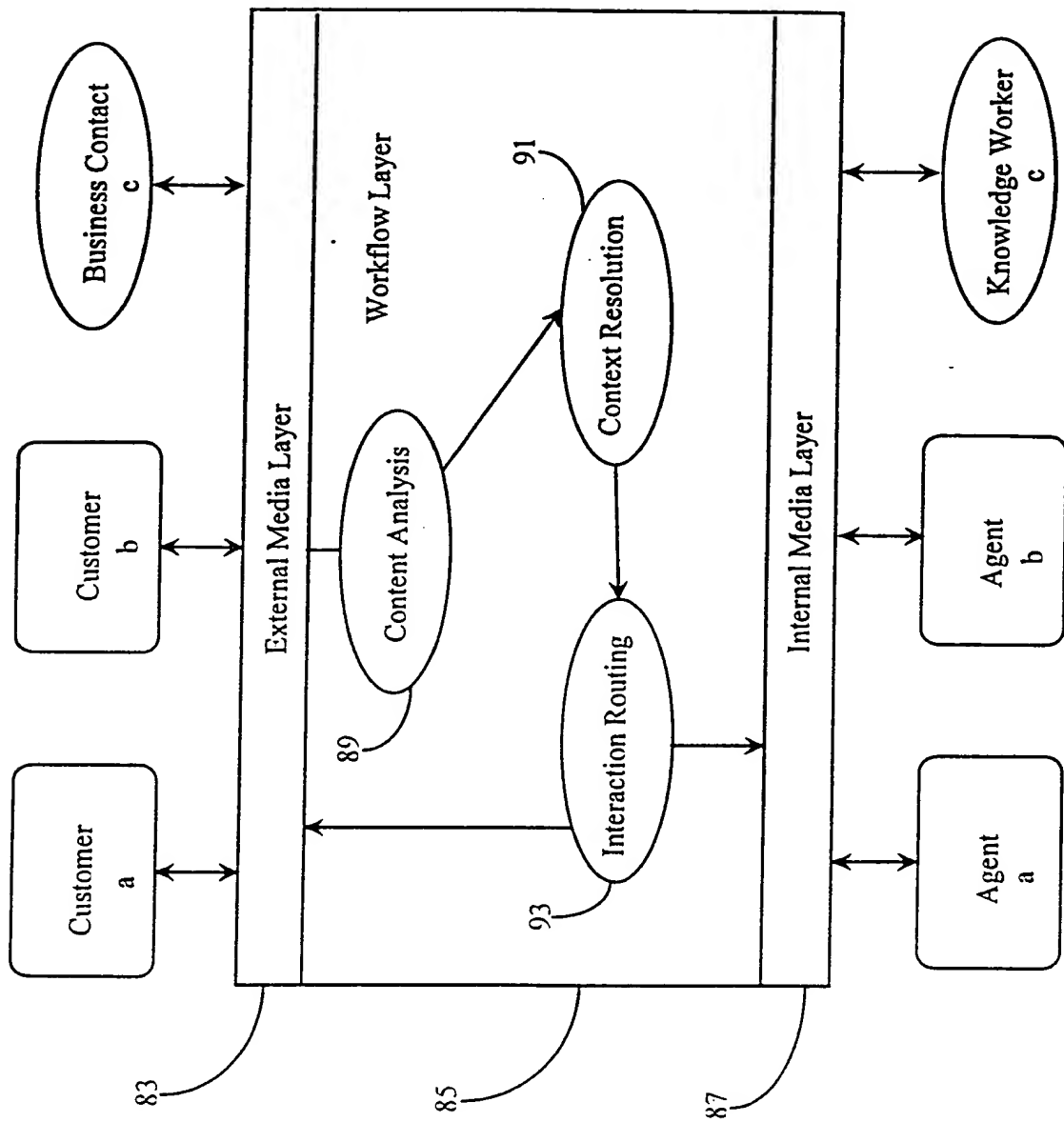


Fig. 2

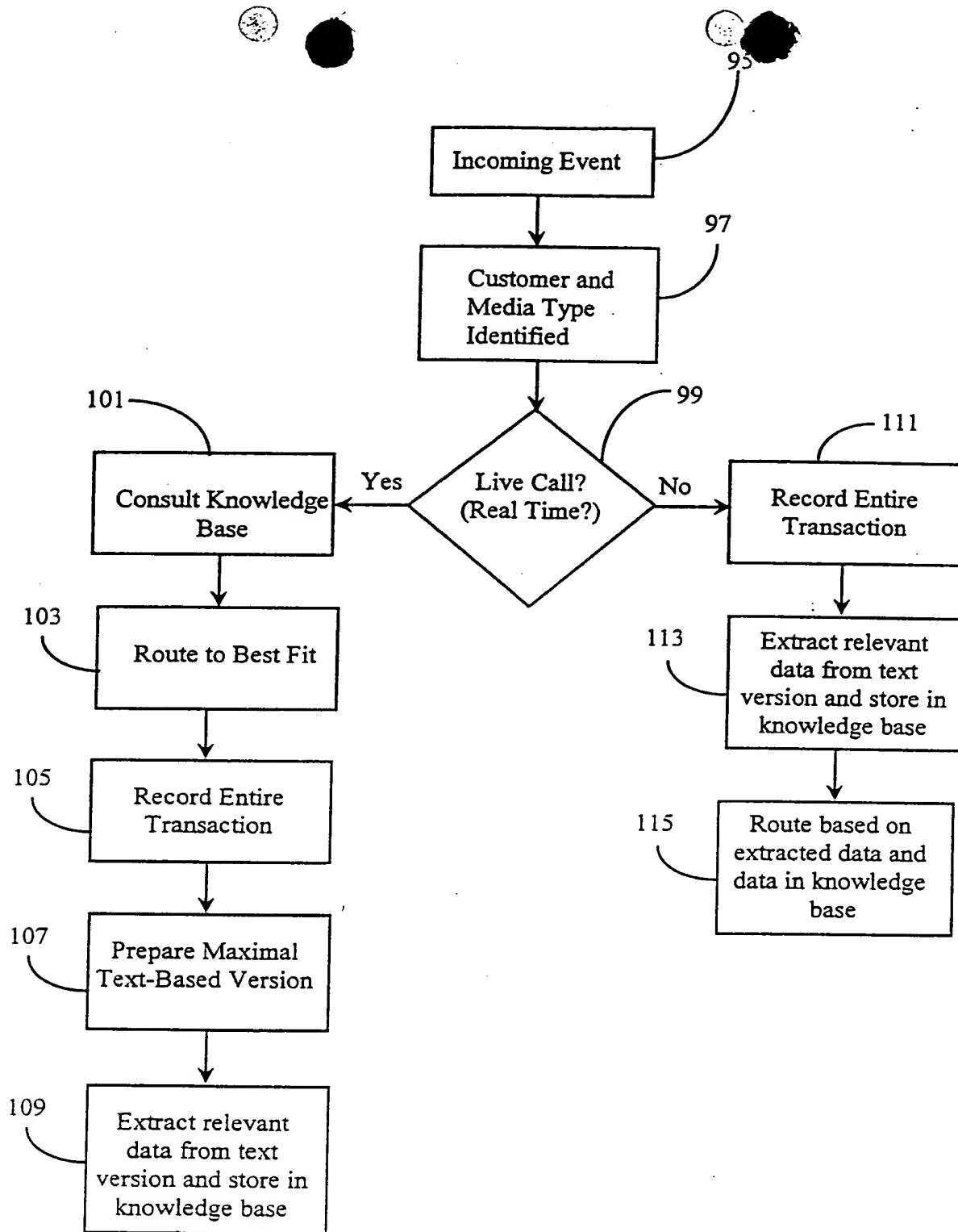
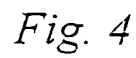


Fig. 3



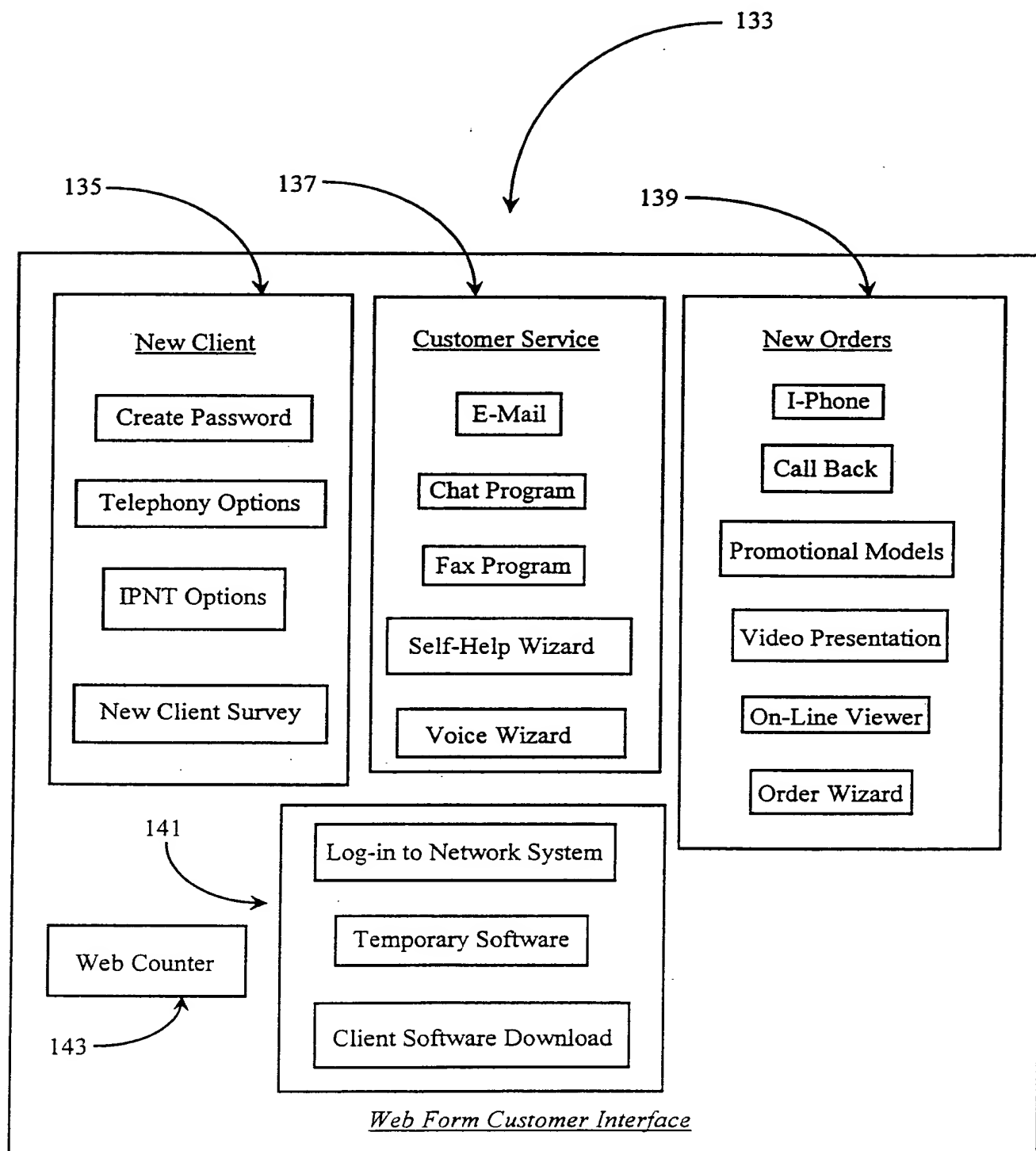


Fig. 5

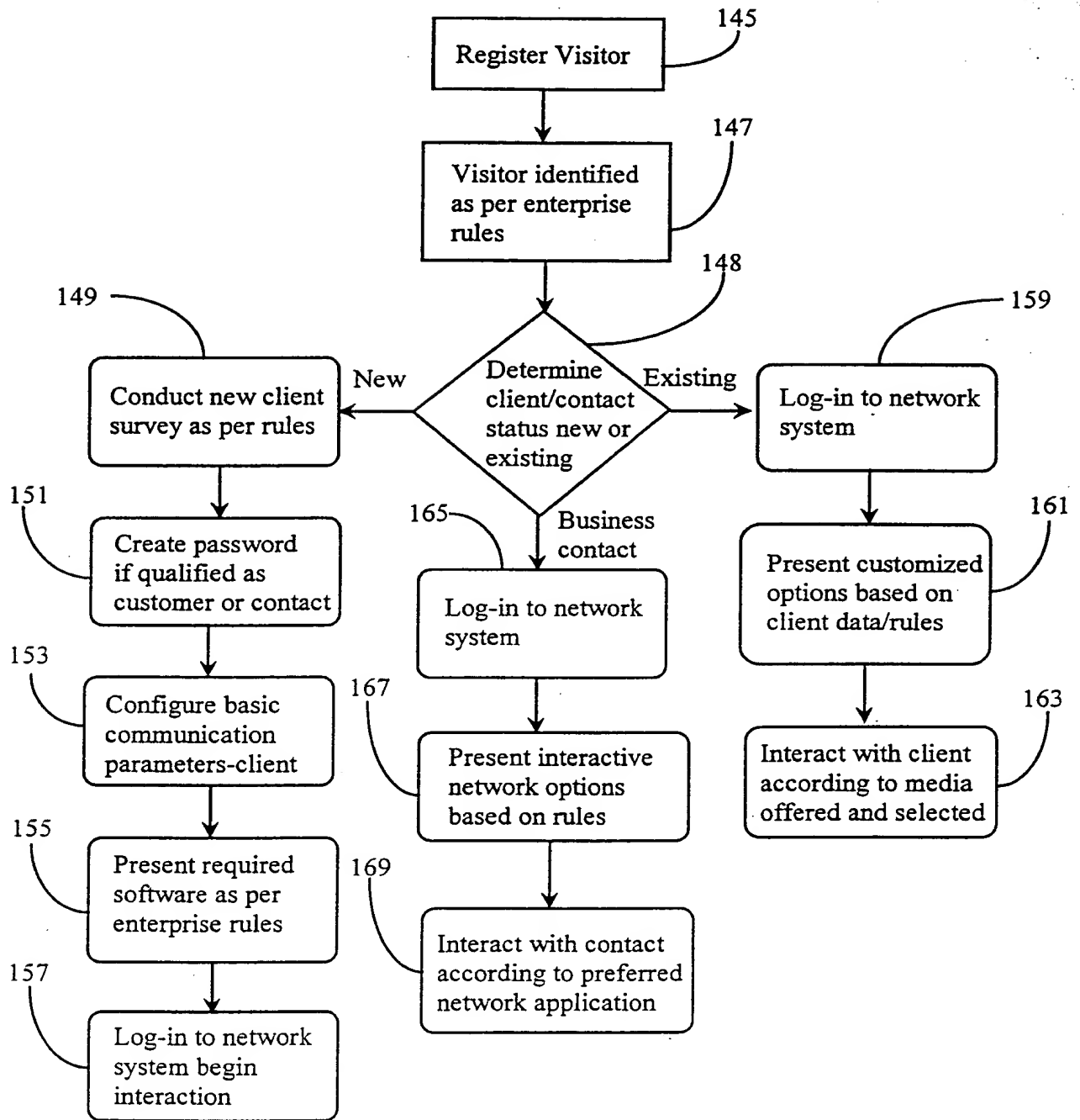


Fig. 6

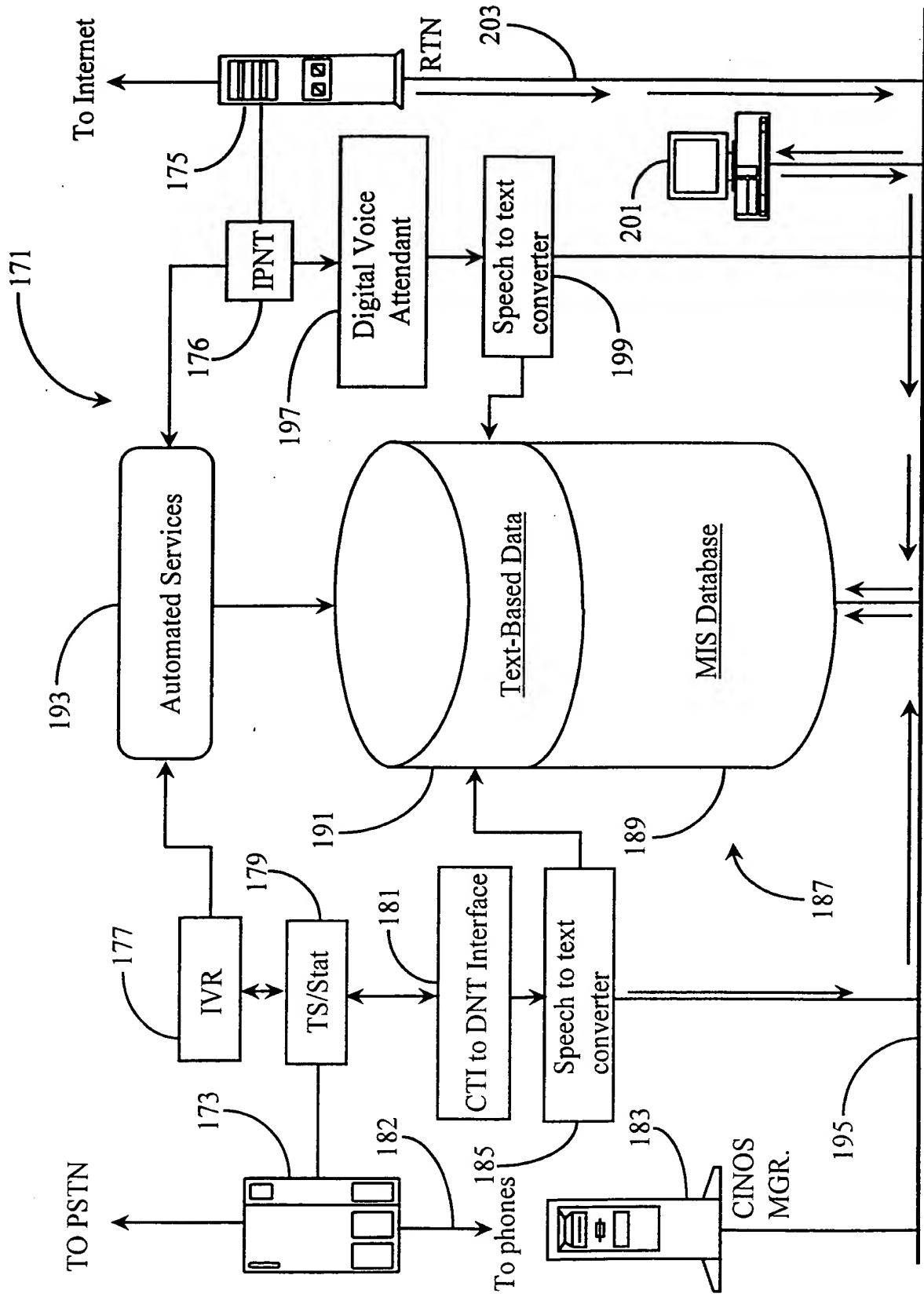


Fig. 7

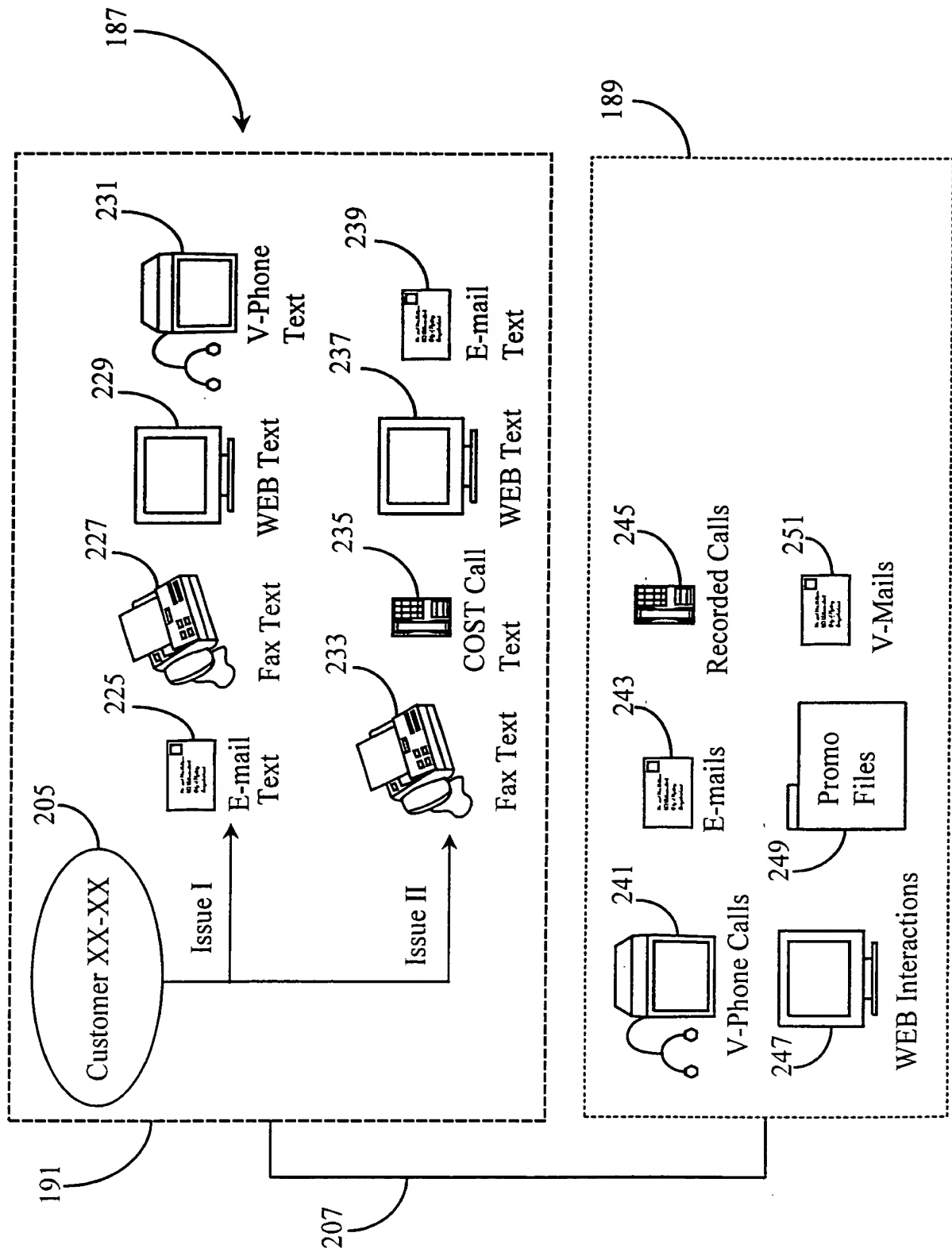


Fig. 8



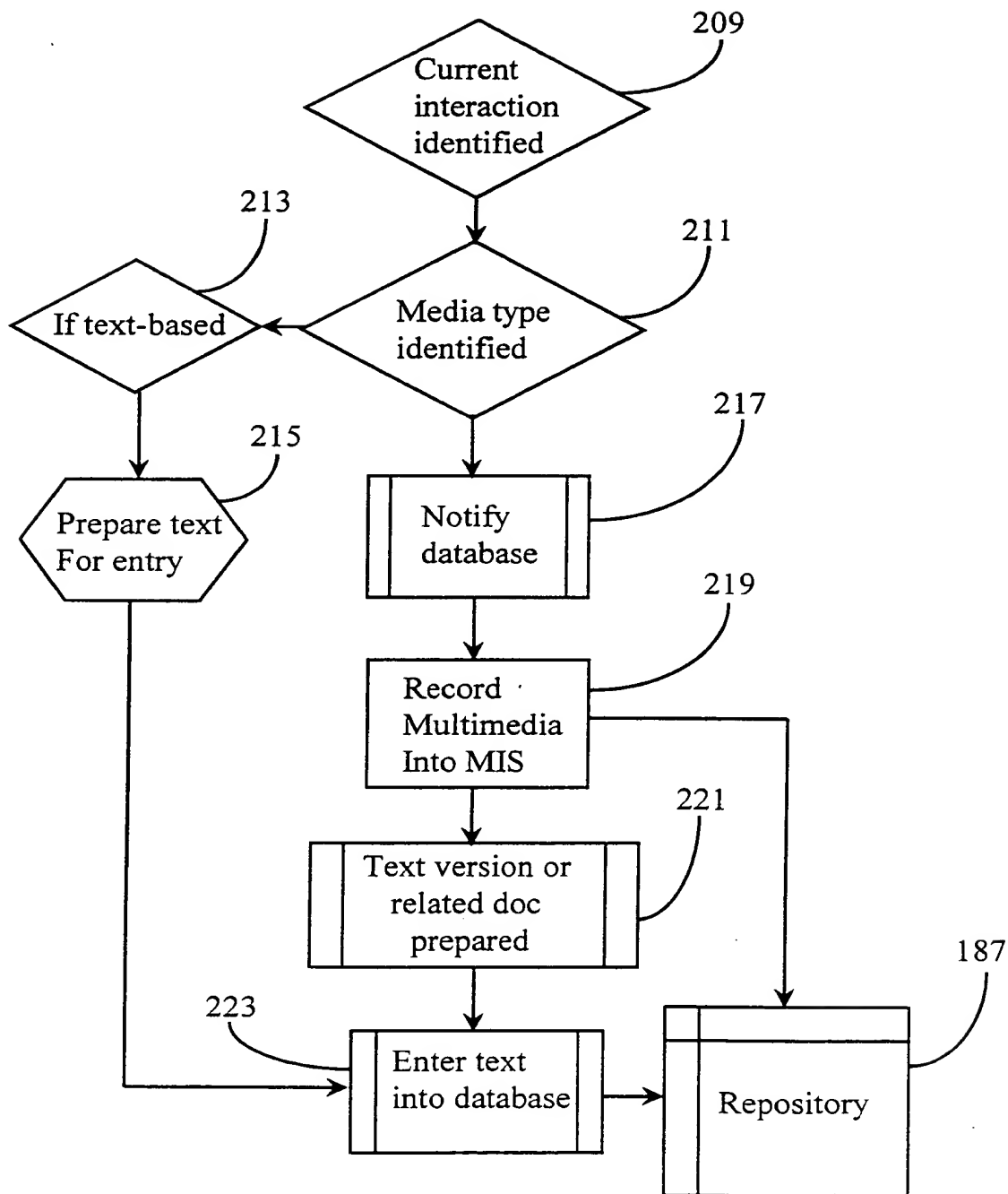
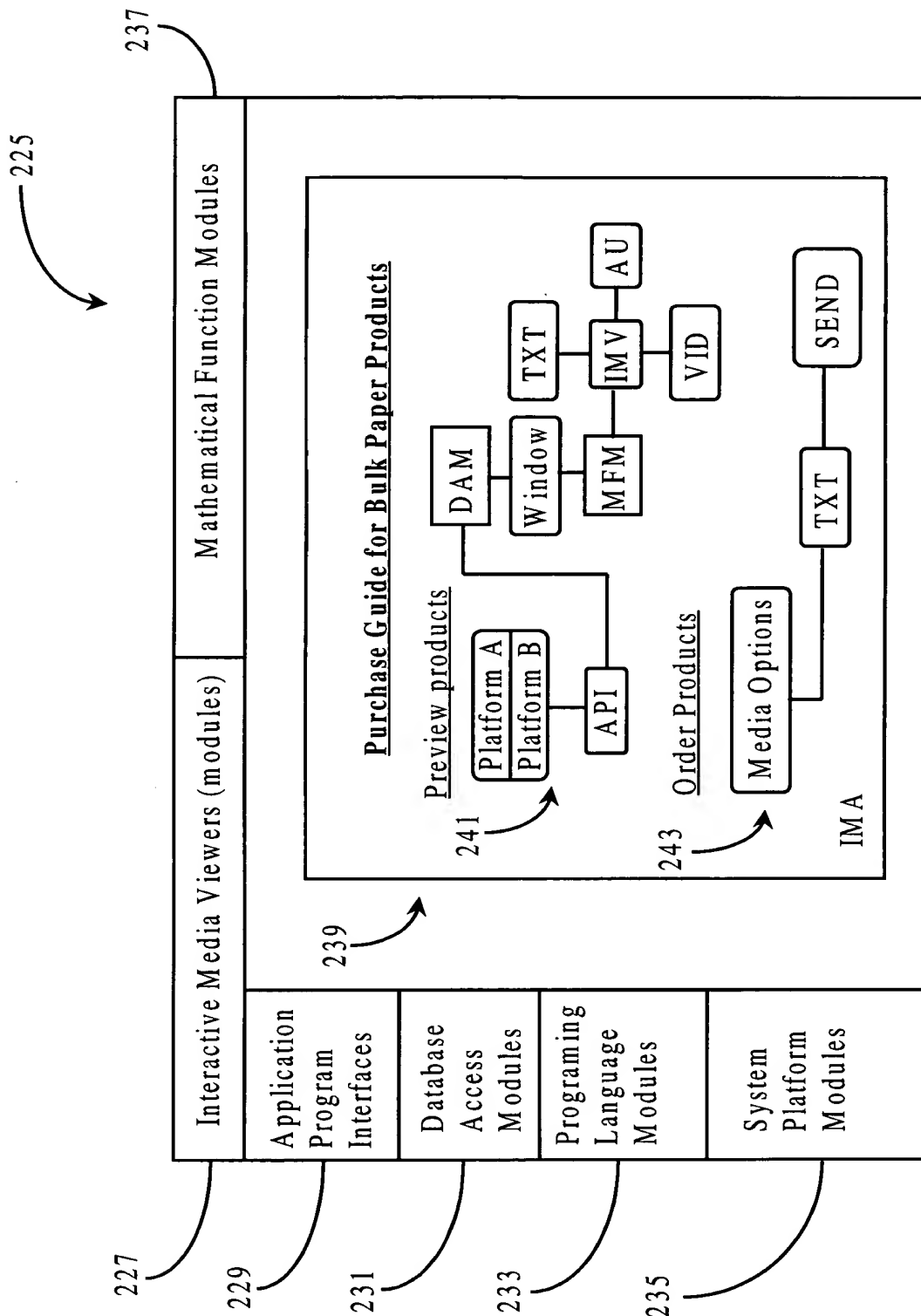
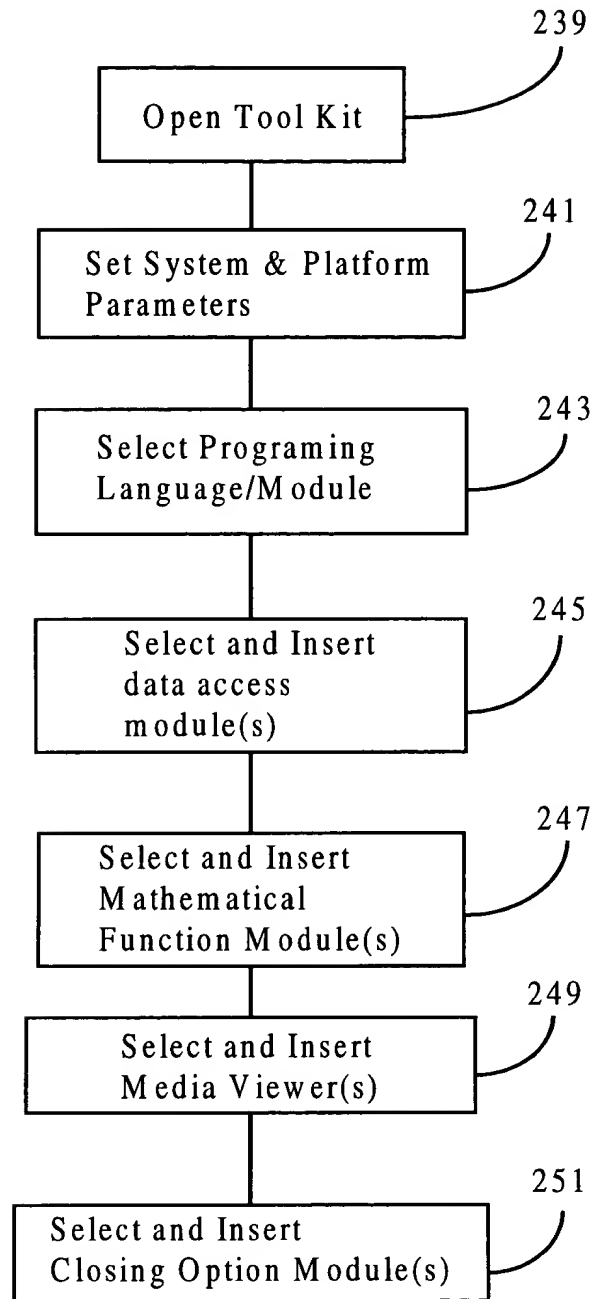


Fig. 9



Customer/Agent/Associate IMA Tool Kit

Fig. 10



*Fig. 11*